

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:	§	
	§	
RAMEY, DUANE FLOYD	§	Case No. 09-44139
RAMEY, ELIZABETH ANN	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF IL/EASTERN DIVISION
219 S. DEARBORN STREET
CHICAGO, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 AM on 11/09/2012 in Courtroom 201,

Will County Court Annex
57 N. Ottawa
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/20/2012

By: /s/ Bradley J. Waller

Trustee

BRADLEY J. WALLER
2045 Aberdeen Court
SYCAMORE, IL 60178

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: §
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RAMEY, DUANE FLOYD § Case No. 09-44139
RAMEY, ELIZABETH ANN §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 35,286.03
and approved disbursements of \$ 0.00
leaving a balance on hand of¹ \$ 35,286.03

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BRADLEY J. WALLER	\$ 4,278.60	\$ 0.00	\$ 4,278.60
Trustee Expenses: BRADLEY J. WALLER	\$ 131.90	\$ 0.00	\$ 131.90
Charges: US Bankruptcy Clerk	\$ 260.00	\$ 0.00	\$ 260.00

Total to be paid for chapter 7 administrative expenses \$ 4,670.50

Remaining Balance \$ 30,615.53

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 117,003.31 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 26.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	National Bank and Trust Company	\$ 9,506.29	\$ 0.00	\$ 2,487.45
000002	CAPITAL ONE BANK (USA), N.A.	\$ 5,394.98	\$ 0.00	\$ 1,411.67
000003	DISCOVER BANK	\$ 2,566.45	\$ 0.00	\$ 671.55
000004	DISCOVER BANK	\$ 13,498.31	\$ 0.00	\$ 3,532.02
000005	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 346.17	\$ 0.00	\$ 90.58
000006	RBS Citizens	\$ 10,146.41	\$ 0.00	\$ 2,654.95
000007	Chase Bank USA, N.A.	\$ 755.33	\$ 0.00	\$ 197.64
000008	Chase Bank USA, N.A.	\$ 1,304.15	\$ 0.00	\$ 341.25
000009	Chase Bank USA, N.A.	\$ 3,095.10	\$ 0.00	\$ 809.88
000010	PYOD LLC its successors and assigns as assignee of	\$ 509.02	\$ 0.00	\$ 133.19
000011	Chase Bank USA, N.A.	\$ 1,709.16	\$ 0.00	\$ 447.23

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000012	CANDICA L.L.C.	\$ 1,746.09	\$ 0.00	\$ 456.89
000013	Fia Card Services, NA/Bank of America	\$ 15,464.68	\$ 0.00	\$ 4,046.54
000014	Fia Card Services, NA/Bank of America	\$ 8,974.26	\$ 0.00	\$ 2,348.24
000015	Fia Card Services, NA/Bank of America	\$ 2,959.50	\$ 0.00	\$ 774.39
000016	GE Money Bank dba JCPENNEY CREDIT SERVICES	\$ 966.36	\$ 0.00	\$ 252.86
000017	GE Money Bank dba GAP	\$ 338.18	\$ 0.00	\$ 88.49
000018	Quantum3 Group LLC as agent for	\$ 298.72	\$ 0.00	\$ 78.16
000019	Quantum3 Group LLC as agent for	\$ 233.66	\$ 0.00	\$ 61.14
000020	Quantum3 Group LLC as agent for	\$ 346.17	\$ 0.00	\$ 90.58
000021	Quantum3 Group LLC as agent for	\$ 281.26	\$ 0.00	\$ 73.60
000022	FIA CARD SERVICES, N.A. as successor in interest	\$ 2,959.50	\$ 0.00	\$ 774.39
000023	FIA CARD SERVICES, N.A. as successor in interest	\$ 8,933.06	\$ 0.00	\$ 2,337.46
000024	FIA CARD SERVICES, N.A. as successor in interest	\$ 15,464.68	\$ 0.00	\$ 4,046.55
000025	Sallie Mae	\$ 9,205.82	\$ 0.00	\$ 2,408.83

Total to be paid to timely general unsecured creditors \$ 30,615.53

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Bradley J. Waller

Trustee

BRADLEY J. WALLER
2045 Aberdeen Court
SYCAMORE, IL 60178

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Duane Floyd Ramey
 Elizabeth Ann Ramey
 Debtors

Case No. 09-44139-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: pgordon
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Oct 16, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2012.

db/jdb
 14753439 +Duane Floyd Ramey, Elizabeth Ann Ramey, 507 East Benton Street, Newark, IL 60541-9358
 14753440 +Bac / Fleet Bankcard, Po Box 26012, Greensboro, NC 27420-6012
 14753441 Bac / Fleet Bankcard, 4060 Ogletown/Stam, Newark, DE 19713
 14753442 Bank Of America, 4060 Ogletown/Stam, Newark, DE 19713
 14753443 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 14753442 +Barclays Bank Delaware, Attn: Customer Support Department, Po Box 8833,
 Wilmington, DE 19899-8833
 14753444 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155,
 Norcross, GA 30091)
 14952487 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT ASSIG,
 Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
 14753481 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual Mortgage, Po Box 1093, Northridge, CA 91328)
 14753446 +Card Service Center, P. O. Box 6276, Sioux Falls, SD 57117-6276
 14753447 +Chase, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587
 14997543 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 15081823 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 14753448 +Chase Card Services, Attn: Bankruptcy Department, Po Box 10587, Greenville, SC 29603-0587
 14753449 +Chase Card Services, P. O. Box 659419, San Antonio, TX 78265-9419
 15681192 +Chase Home Finance, LLC, Mail Code OH4-7133, P O Box 182349, Columbus, OH 43218-2349
 14753450 Citizens, Automobile Finance, P. O. Box 42002, Providence, RI 02940-2002
 14753451 +Citizens Bank, 480 Jefferson Blvd, Rje 135, Warwick, RI 02886-1359
 14753452 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 14753453 Collection, Bank One Card Serv, Westerville, OH 43081
 14753454 +Collection, Bank One Card Serv, P. O. Box 659419, San Antonio, TX 78265-9419
 19136207 FIA CARD SERVICES, N.A. as successor in interest, to Bank of America, N.A. (USA),
 and MBNA america Bank, N.A., PO Box 15102, Wilmington, DE 19886-5102
 14753456 +GC Services, 6330 Gulfport, Houston, TX 77081-1198
 14753464 +HSBC Retail Service, P. O. Box 5244, Carol Stream, IL 60197-5244
 14753463 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 14753462 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
 14753465 +Hsbc/carsn, Po Box 15521, Wilmington, DE 19850-5521
 14753466 +Joseph R. Ramey, 507 East Benton Street, Newark, IL 60541-9358
 14753470 +Macys/fdsb, 9111 Duke Blvd, Mason, OH 45040-8999
 14753469 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 14753471 +National Bank and Trust Company, 230 West State Street, Sycamore, IL 60178-1489
 14993354 +RBS Citizens, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
 14753472 Rbs Citizens N.A., P. O. Box 7092, Bridgeport, CT 06601-7092
 14753474 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432
 14753475 +The Limited, Po Box 182125, Columbus, OH 43218-2125
 14753476 +The Limited, Po Box 330066, Northglenn, CO 80233-8066
 14753479 +Victoria's Secret, Po Box 182128, Columbus, OH 43218-2128
 14753478 +Victoria's Secret, Po Box 182273, Columbus, OH 43218-2273
 14753480 +Washington Mutual Mortgage, Attn: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way,
 Jacksonville, FL 32256-6851
 14753482 +Wfnnb/metro Style, 220 W Schrock Rd, Westerville, OH 43081-2873
 14753483 Wfnnb/new York & Comp, Po Box 182125, Columbus, OH 43218-2125
 14753484 World Financial Network, National Bank, P. O. Box 659728, San Antonio, TX 78265-9728
 14753486 +Zale/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
 14753485 +Zale/cbsd, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14972883 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 17 2012 02:33:40
 AMERICAN INFOSOURCE LP AS AGENT FOR, WORLD FINANCIAL NETWORK NATIONAL BANK, PO Box 248872,
 Oklahoma City, OK 73124-8872
 15108622 +E-mail/Text: bncmail@w-legal.com Oct 17 2012 02:20:24 CANDICA L.L.C.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14957726 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 17 2012 02:30:27 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14753455 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 17 2012 02:30:27 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 15340490 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 17 2012 02:30:27
 Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14753457 E-mail/PDF: gecsed@recoverycorp.com Oct 17 2012 02:31:37 GE Money Bank, P. O. Box 981064,
 El Paso, TX 79998-1064
 15379460 +E-mail/PDF: rmsced@recoverycorp.com Oct 17 2012 02:33:32 GE Money Bank dba GAP,
 Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

District/off: 0752-1

User: pgordon
Form ID: pdf006

Page 2 of 3
Total Noticed: 63

Date Rcvd: Oct 16, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15379448 +E-mail/PDF: rmscedi@recoverycorp.com Oct 17 2012 02:32:00
GE Money Bank dba JCPENNEY CREDIT SERVICES, Care of Recovery Management Systems Corp,
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14753458 E-mail/PDF: gecsed@recoverycorp.com Oct 17 2012 02:33:20 GE Money Bank/Gap,
P. O. Box 530942, Atlanta, GA 30353-0942
14753459 +E-mail/PDF: gecsed@recoverycorp.com Oct 17 2012 02:32:35 Gemb/gap, Po Box 981400,
El Paso, TX 79998-1400
14753460 +E-mail/PDF: gecsed@recoverycorp.com Oct 17 2012 02:31:10 Gemb/jcp, Attention: Bankruptcy,
Po Box 103106, Roswell, GA 30076-9106
14753461 +E-mail/PDF: gecsed@recoverycorp.com Oct 17 2012 02:33:40 Gemb/jcp, Po Box 984100,
El Paso, TX 79998-4100
14753467 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 17 2012 02:15:09 Kohls, Attn: Recovery,
Po Box 3120, Milwaukee, WI 53201-3120
14753468 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 17 2012 02:15:09 Kohls,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15048683 +E-mail/Text: resurgentbknotifications@resurgent.com Oct 17 2012 02:14:10
PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
19054224 E-mail/Text: bnc-quantum@quantum3group.com Oct 17 2012 02:18:52
Quantum3 Group LLC as agent for, World Financial Network Bank, PO Box 788,
Kirkland, WA 98083-0788
14753473 +E-mail/PDF: pa_dc_claims@salliemae.com Oct 17 2012 02:32:28 Sallie Mae, 11100 Usa Parkway,
Fishers, IN 46037-9203
19239621 +E-mail/PDF: pa_dc_claims@salliemae.com Oct 17 2012 02:33:38 Sallie Mae, c/o Sallie Mae Inc.,
220 Lasley Ave., Wilkes-Barre, PA 18706-1496
14753477 +E-mail/Text: bnc@ursi.com Oct 17 2012 02:17:49 United Recovery Systems, P. O. Box 722929,
Houston, TX 77272-2929
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14753445* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Po Box 85520, Richmond, VA 23285)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

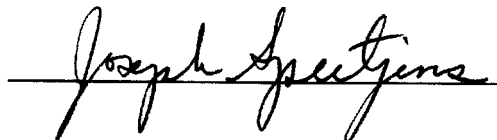
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2012

Signature:



District/off: 0752-1

User: pgordon
Form ID: pdf006

Page 3 of 3
Total Noticed: 63

Date Rcvd: Oct 16, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2012 at the address(es) listed below:

Bradley J Waller bjwtrustee@ksbwl.com, bwaller@ecf.epiqsystems.com
James G Groat on behalf of Debtor Duane Ramey groatbankruptcy@aol.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3